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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Application of: Raymond Senez

Serial No.: 09/514,271

Filed: February 28, 2000

For: AUTOMATED BILL PAYMENT
SYSTEM



Art Unit: 2768

Examiner: To be assigned.

Attorney Docket No.: 1782-014-999

INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. §1.56 and §1.97

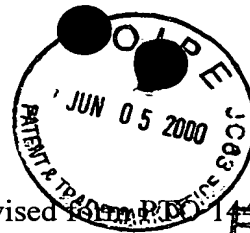
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Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure imposed by 37 C.F.R. § 1.56 and § 1.97 to inform the Patent Office of all references coming to the attention of each individual associated with the filing or prosecution of the subject application, which are or may be material to the patentability of any claim of the application, Attorneys for Applicants hereby direct the Examiner's attention to the references AA-AG listed on the attached revised form PTO 1449 entitled "List of References Cited by Applicant," copies of which are being submitted herewith.

Identification of the listed references is not to be construed an admission of Applicants or Attorneys for Applicants that such references are available as "prior art" against the subject application. Consequently, Applicants respectfully decline to use form PTO-1449, since this form identifies all of the references cited therein as "Prior Art". As an



alternative, Applicants submit herewith several pages of a "revised form PTO 1449" entitled
"List of References Cited" instead of "List of Prior Art Cited".

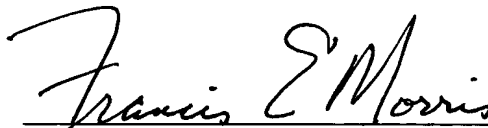
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Applicants respectfully request that the Examiner review the foregoing
references and that the references be made of record in the file history of the application.

Pursuant to 37 C.F.R. § 1.97(b)(3), it is estimated that no fee is due, as this
Information Disclosure Statement is being filed before the mailing date of a first Office
Action on the merits. However, should the Patent Office determine otherwise, please charge
the required fee to Pennie & Edmonds LLP Deposit Account No. 16-1150. A copy of this
sheet is enclosed for accounting purposes.

Respectfully submitted,

Date: June 5, 2000


Francis E. Morris 24,615
(Reg. No.)
PENNIE & EDMONDS LLP
1155 Avenue of the Americas
New York, New York 10036-2711
(212) 790-9090